

Ex. M-O(b)

Letter from Rubin & Rothman to Vazquez

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SE2/SR

RTR-1

RUBIN & ROTHMAN, LLC

NEW JERSEY OFFICE:
190 NORTH AVENUE EAST
P.O. BOX 8
CRANFORD, N.J. 07016
TEL (908) 931-0017
FAX (908) 931-0660

MARY LACOSTE
DIRECTOR OF OPERATIONS

ATTORNEYS AT LAW
1787 VETERANS HIGHWAY SUITE 32
P.O. BOX 9003
ISLANDIA, N.Y. 11749
TEL (631) 234-1500
FAX (631) 234-1138

NYC DCA LIC. 1249720

** USE 1-631-930-0591 **

JOSEPH RUBIN (1927-1994)
KEITH H. ROTHMAN¹

KATHRYN N. ANDREOLLI^{1,2}
MARK BRAVERMAN¹
SHARI. BRAVERMAN¹
JOSEPH LATONA¹
SUBY MATHEW¹
ERIC S. PILLISCHER¹
SCOTT H. RUMPH¹
ANGELO L. SIRAGUSA¹
VALERIE E. WATTS¹
DIANA K. ZOLLNER²

¹MEMBER N.Y. BAR
²MEMBER N.J. BAR

X REPLY TO N.Y. OFFICE
_ REPLY TO N.J. OFFICE

January 5, 2011

#BWNWGC
#D130 9213 9511 1059#
DOREEN VAZQUEZ
123 BROWNS RD
NESCONSET, NY 11767

CURRENT CREDITOR: MIDLAND FUNDING LLC DOING BUSINESS
IN NY AS MIDLAND FUNDING OF
DELAWARE LLC

ORIGINAL CREDITOR: CHASE
AMOUNT OF DEBT: \$10,437.72
OUR FILE NO: 921395

Dear Sir/Madam,

As of the date of this letter, the creditor has a claim against you in the above amount. We must ask you to contact us to discuss payment in full of the debt or a payment arrangement.

UNLESS YOU DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION THEREOF, WITHIN 30 DAYS AFTER YOUR RECEIPT OF THIS LETTER, WE WILL ASSUME THE DEBT TO BE VALID. IF YOU NOTIFY US IN WRITING WITHIN THE 30 DAY PERIOD THAT THE DEBT, OR ANY PORTION THEREOF, IS DISPUTED, WE WILL OBTAIN VERIFICATION OF THE DEBT OR A COPY OF A JUDGMENT AGAINST YOU AND MAIL A COPY OF SUCH VERIFICATION TO YOU. UPON YOUR WRITTEN REQUEST WITHIN THE 30 DAY PERIOD, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

All checks should be sent to P.O. Box 550, Islandia, New York 11749, payable to Rubin and Rothman, and refer to our file number 921395

In addition to personal checks, we accept WESTERN UNION and electronic payments. You can make electronic payments by calling us during office hours, online at RRLLC189.com or by calling 1-866-826-2576 after office hours.

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

AT THIS TIME, NO ATTORNEY WITH THIS FIRM HAS PERSONALLY REVIEWED THE PARTICULAR CIRCUMSTANCES OF YOUR ACCOUNT.

RUBIN & ROTHMAN, LLC

R&R #000100

